

Fig. 1

21 MULTI-FUNCTION IC CARD

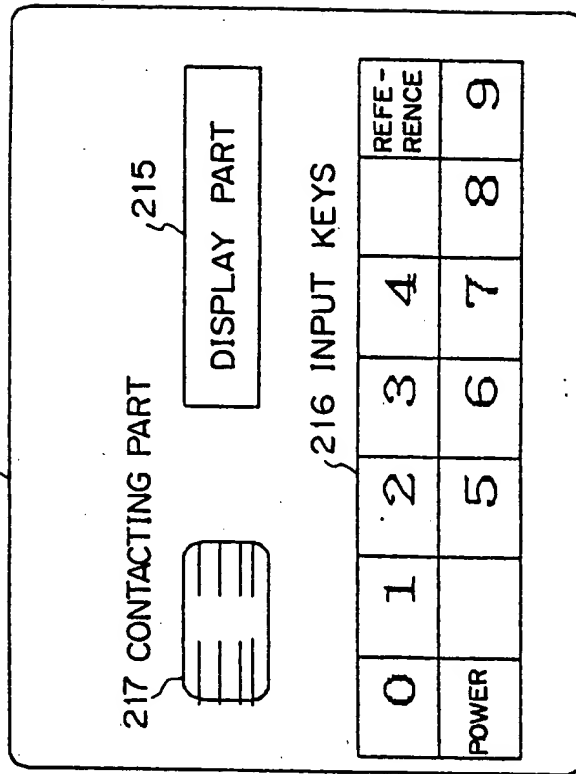


Fig. 2A

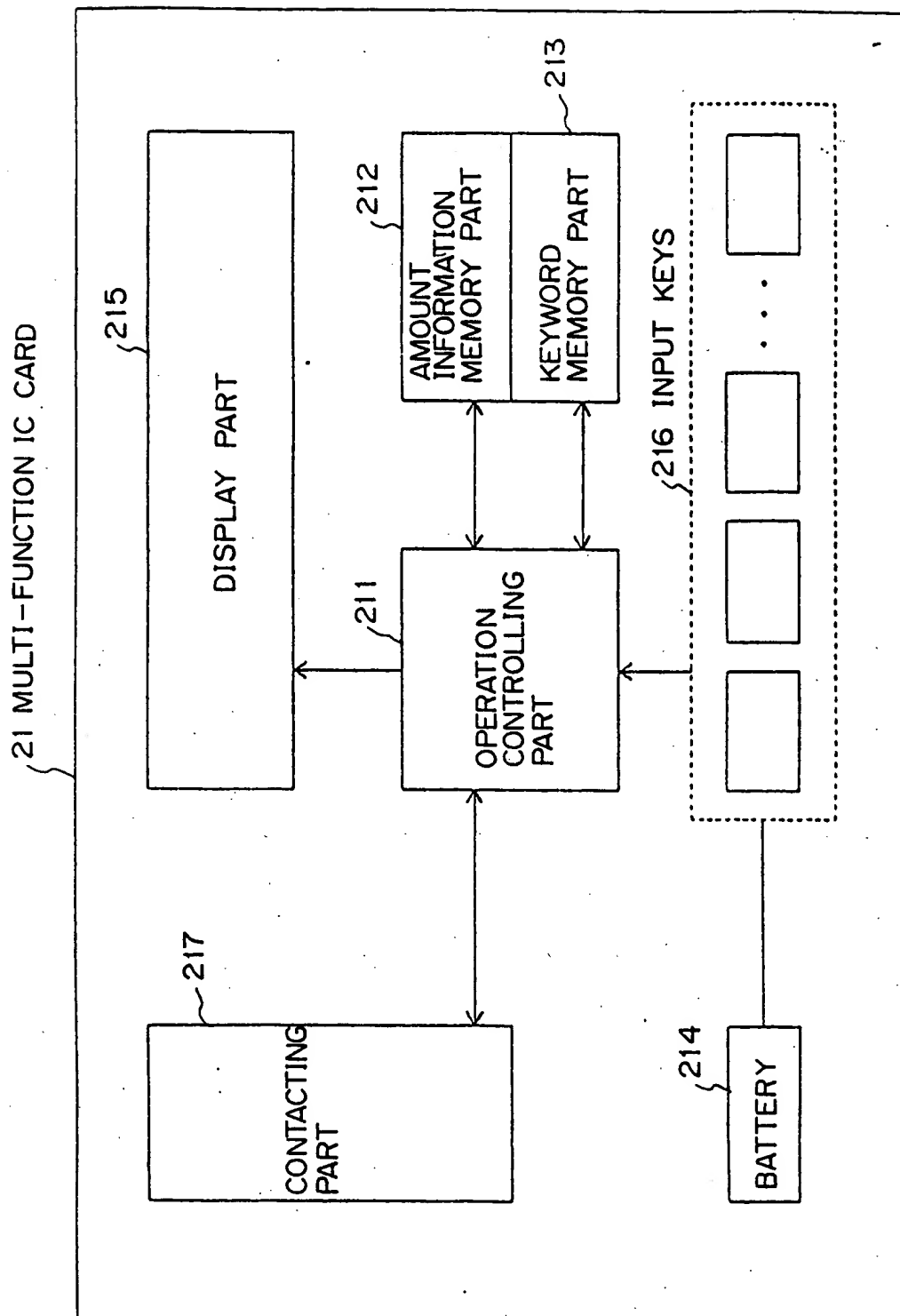


Fig. 2B

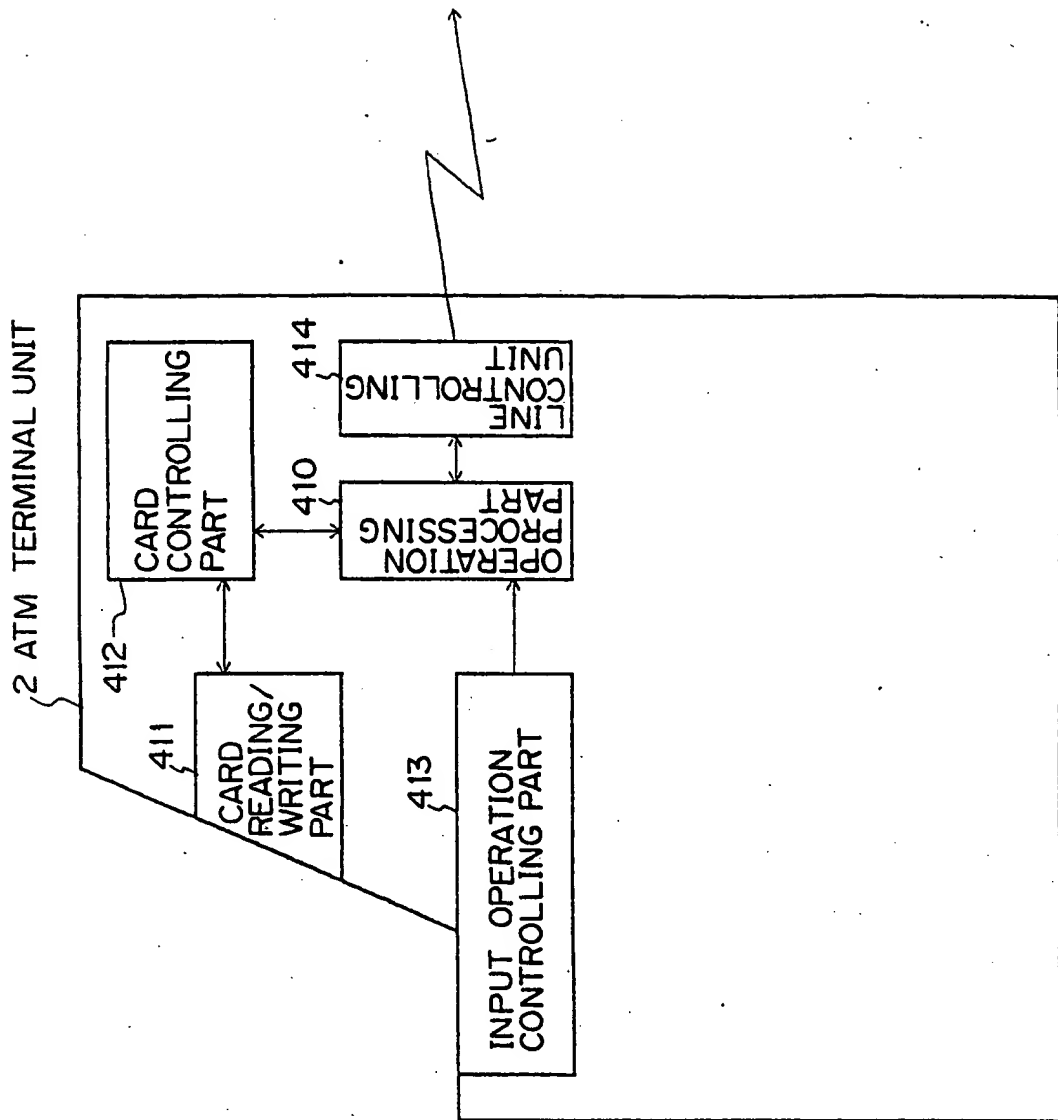


Fig. 3



0016969 074400

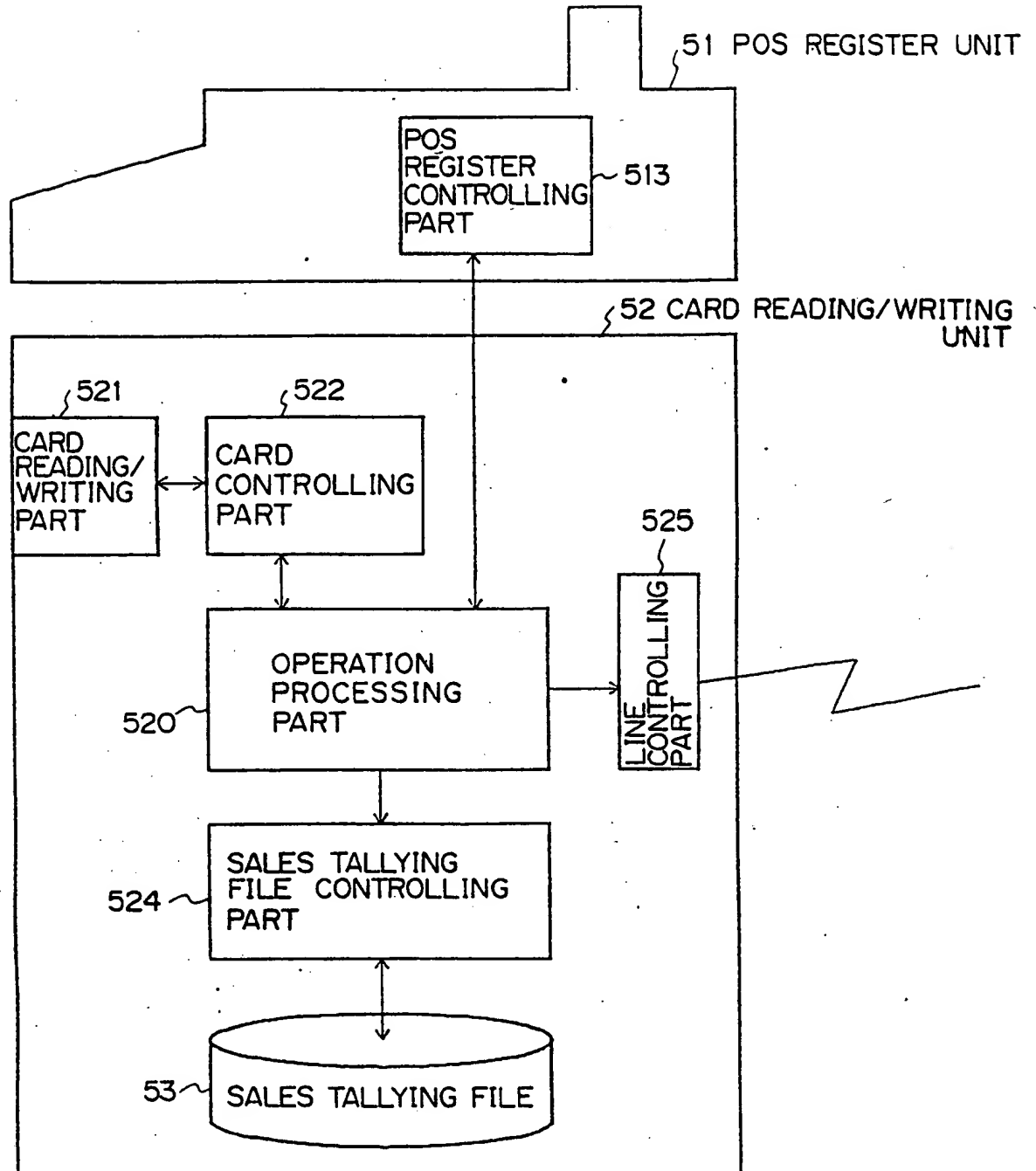


Fig. 5A

The diagram illustrates a sales tallying file structure, labeled 53. It consists of a table with two main columns: 531 (BILLED BANK NUMBER) and 532 (TRANSACTION NUMBER TOTAL). The table is divided into two sections: 533 (AMOUNT TOTAL) and 534 (GRAND TOTAL).

531 BILLED BANK NUMBER	532 TRANSACTION NUMBER TOTAL	533 AMOUNT TOTAL
.		
.		
.		
.		
.		
GRAND TOTAL		

534

Fig. 5B

[illegible]

WHEN CARD IN ERROR STATUS  
(UNUSABLE "X")



004720" 69697960

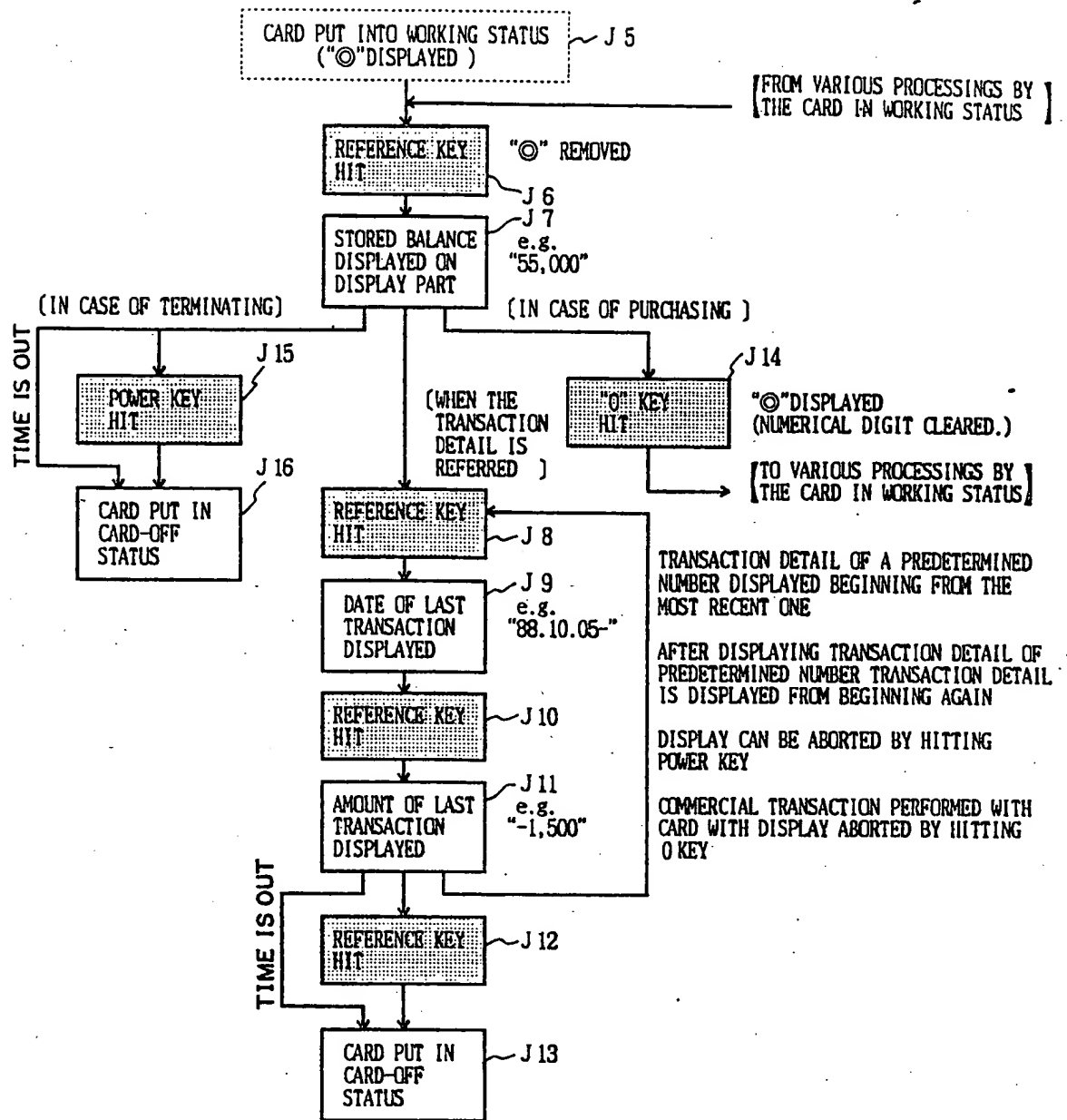


Fig. 6B

00616969 074400

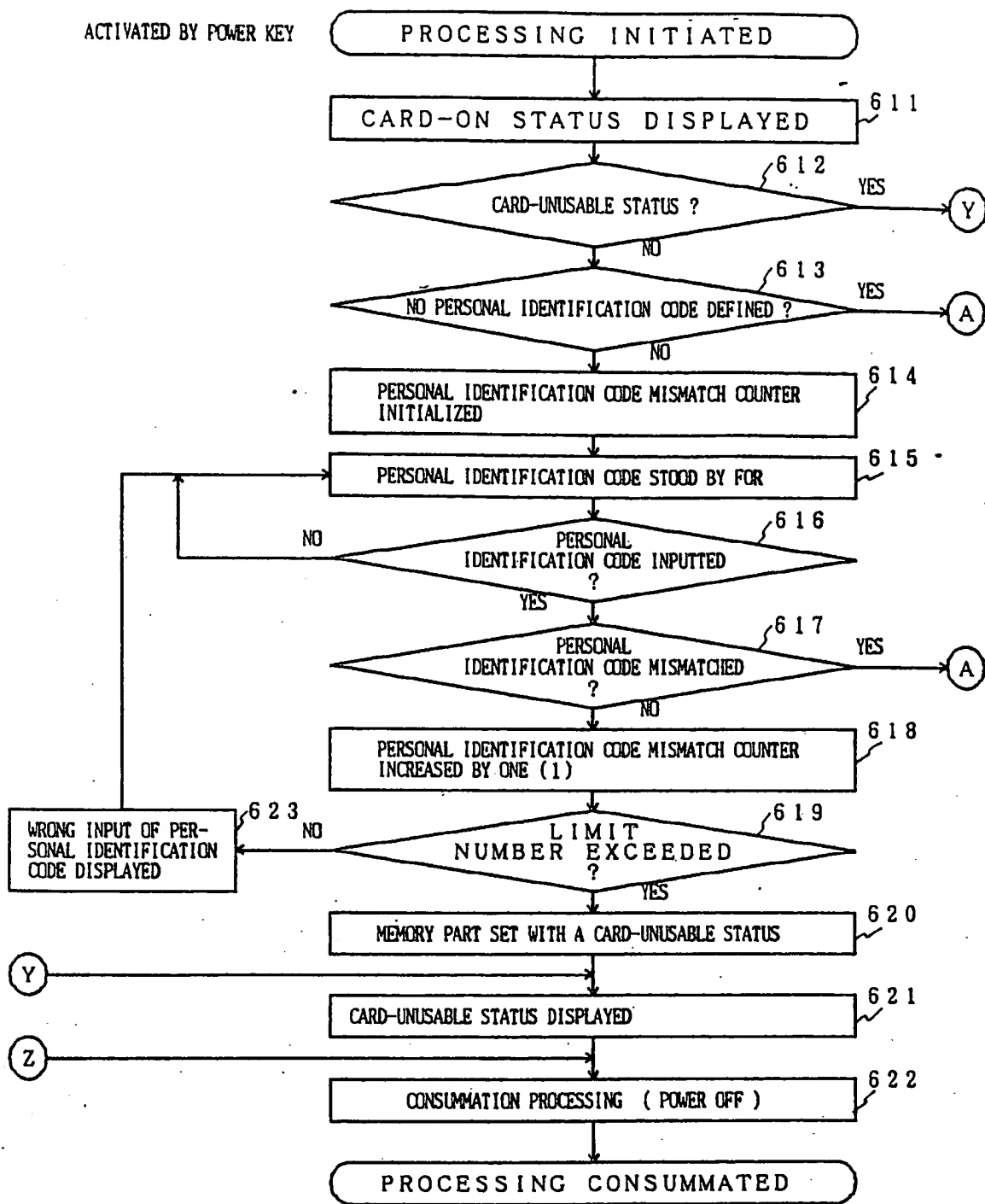


Fig. 7 A

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graph TD
    A((A)) --> 631[631 CARD-USAGE-READY STATUS DISPLAYED]
    631 --> 632[632 INPUT OR RECEIPT DETECTION STOOD BY FOR]
    632 --> 633{633 TIME-OUT ?}
    633 -- YES --> Z((Z))
    633 -- NO --> 634{634 POWER KEY ?}
    634 -- YES --> Z
    634 -- NO --> 635{635 REFERENCE KEY ?}
    635 -- YES --> B((B))
    635 -- NO --> 636{636 ATM TERMINAL UNIT COMMUNICATION ?}
    636 -- YES --> C((C))
    636 -- NO --> 637{637 POS TERMINAL UNIT COMMUNICATION ?}
    637 -- NO --> A
    637 -- YES --> 638[638 POS TERMINAL UNIT NOTICED OFF STORED KEYWORD AND BANK NUMBER]
    638 --> 639[639 INFORMATION ON AMOUNT AND DATE STOOD BY FOR]
    639 --> 640{640 STORED BALANCE ≥ AMOUNT ?}
    640 -- NO --> 645[645 POS TERMINAL UNIT NOTIFIED OF STORED BALANCE DEFICIENCY]
    645 --> A1((A1))
    640 -- YES --> 641[641 NEW STORED BALANCE COMPUTED (SUBTRACTION)]
    641 --> 642[642 AMOUNT AND DATE RECEIVED IN TRANSACTION DETAIL MEMORY PART IS STORED IN A LIFO MANNER]
    642 --> 643[643 AMOUNT DISPLAYED (SHOPPING AMOUNT)]
    643 --> 644[644 PROCESSING CONSUMPTION SENT TO POS TERMINAL UNIT]
    644 --> A1

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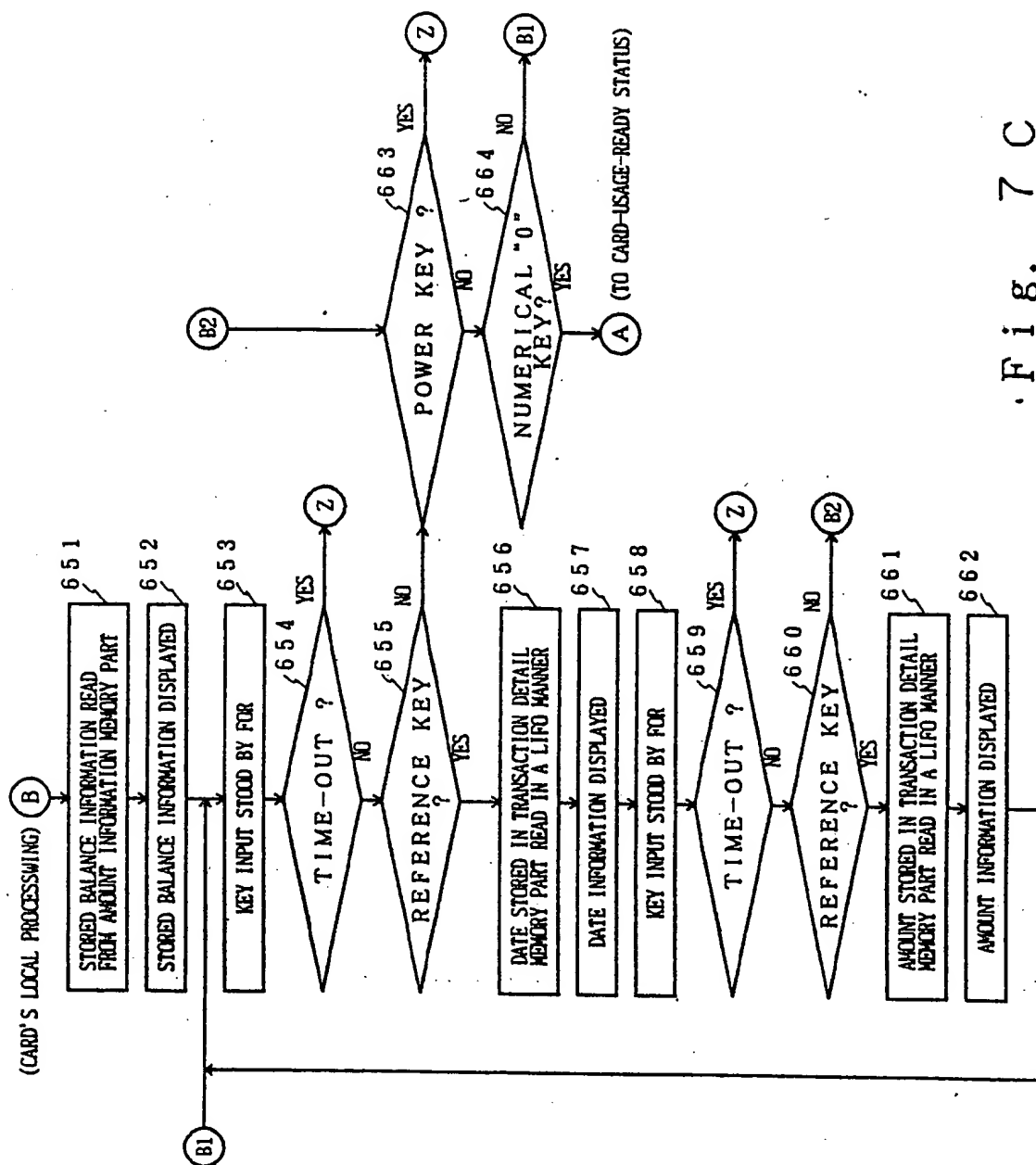
(A) → 631 CARD-USAGE-READY STATUS DISPLAYED → 632 INPUT OR RECEIPT DETECTION STOOD BY FOR → 633 TIME-OUT ?  
 633 YES → Z  
 633 NO → 634 POWER KEY ?  
 634 YES → Z  
 634 NO → 635 REFERENCE KEY ?  
 635 YES → (B) TO CARD'S LOCAL PROCESSING  
 635 NO → 636 ATM TERMINAL UNIT COMMUNICATION ?  
 636 YES → (C) TO ATM TERMINAL UNIT'S PROCESSING  
 636 NO → 637 POS TERMINAL UNIT COMMUNICATION ?  
 637 NO → (A)  
 637 YES → 638 POS TERMINAL UNIT NOTICED OFF STORED KEYWORD AND BANK NUMBER  
 638 → 639 INFORMATION ON AMOUNT AND DATE STOOD BY FOR  
 639 → 640 STORED BALANCE ≥ AMOUNT ?  
 640 NO → 645 POS TERMINAL UNIT NOTIFIED OF STORED BALANCE DEFICIENCY → (A1)  
 640 YES → 641 NEW STORED BALANCE COMPUTED (SUBTRACTION)  
 641 → 642 AMOUNT AND DATE RECEIVED IN TRANSACTION DETAIL MEMORY PART IS STORED IN A LIFO MANNER  
 642 → 643 AMOUNT DISPLAYED (SHOPPING AMOUNT)  
 643 → 644 PROCESSING CONSUMPTION SENT TO POS TERMINAL UNIT → (A1)

(A1) → 632  
 (Z) → 634

[ COMMERCIAL TRANSACTION PROCESSING ]

Fig. 7 B

111100	111110	111111	111112	111113	111114	111115	111116	111117	111118	111119	111120	111121	111122	111123	111124	111125	111126	111127	111128	111129	111130	111131	111132	111133	111134	111135	111136	111137	111138	111139	111140	111141	111142	111143	111144	111145	111146	111147	111148	111149	111150	111151	111152	111153	111154	111155	111156	111157	111158	111159	111160	111161	111162	111163	111164	111165	111166	111167	111168	111169	111170	111171	111172	111173	111174	111175	111176	111177	111178	111179	111180	111181	111182	111183	111184	111185	111186	111187	111188	111189	111190	111191	111192	111193	111194	111195	111196	111197	111198	111199	111200	111201	111202	111203	111204	111205	111206	111207	111208	111209	111210	111211	111212	111213	111214	111215	111216	111217	111218	111219	111220	111221	111222	111223	111224	111225	111226	111227	111228	111229	111230	111231	111232	111233	111234	111235	111236	111237	111238	111239	111240	111241	111242	111243	111244	111245	111246	111247	111248	111249	111250	111251	111252	111253	111254	111255	111256	111257	111258	111259	111260	111261	111262	111263	111264	111265	111266	111267	111268	111269	111270	111271	111272	111273	111274	111275	111276	111277	111278	111279	111280	111281	111282	111283	111284	111285	111286	111287	111288	111289	111290	111291	111292	111293	111294	111295	111296	111297	111298	111299	111300	111301	111302	111303	111304	111305	111306	111307	111308	111309	111310	111311	111312	111313	111314	111315	111316	111317	111318	111319	111320	111321	111322	111323	111324	111325	111326	111327	111328	111329	111330	111331	111332	111333	111334	111335	111336	111337	111338	111339	111340	111341	111342	111343	111344	111345	111346	111347	111348	111349	111350	111351	111352	111353	111354	111355	111356	111357	111358	111359	111360	111361	111362	111363	111364	111365	111366	111367	111368	111369	111370	111371	111372	111373	111374	111375	111376	111377	111378	111379	111380	111381	111382	111383	111384	111385	111386	111387	111388	111389	111390	111391	111392	111393	111394	111395	111396	111397	111398	111399	111400	111401	111402	111403	111404	111405	111406	111407	111408	111409	111410	111411	111412	111413	111414	111415	111416	111417	111418	111419	111420	111421	111422	111423	111424	111425	111426	111427	111428	111429	111430	111431	111432	111433	111434	111435	111436	111437	111438	111439	111440	111441	111442	111443	111444	111445	111446	111447	111448	11144
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70. Fib.

00616969.074100

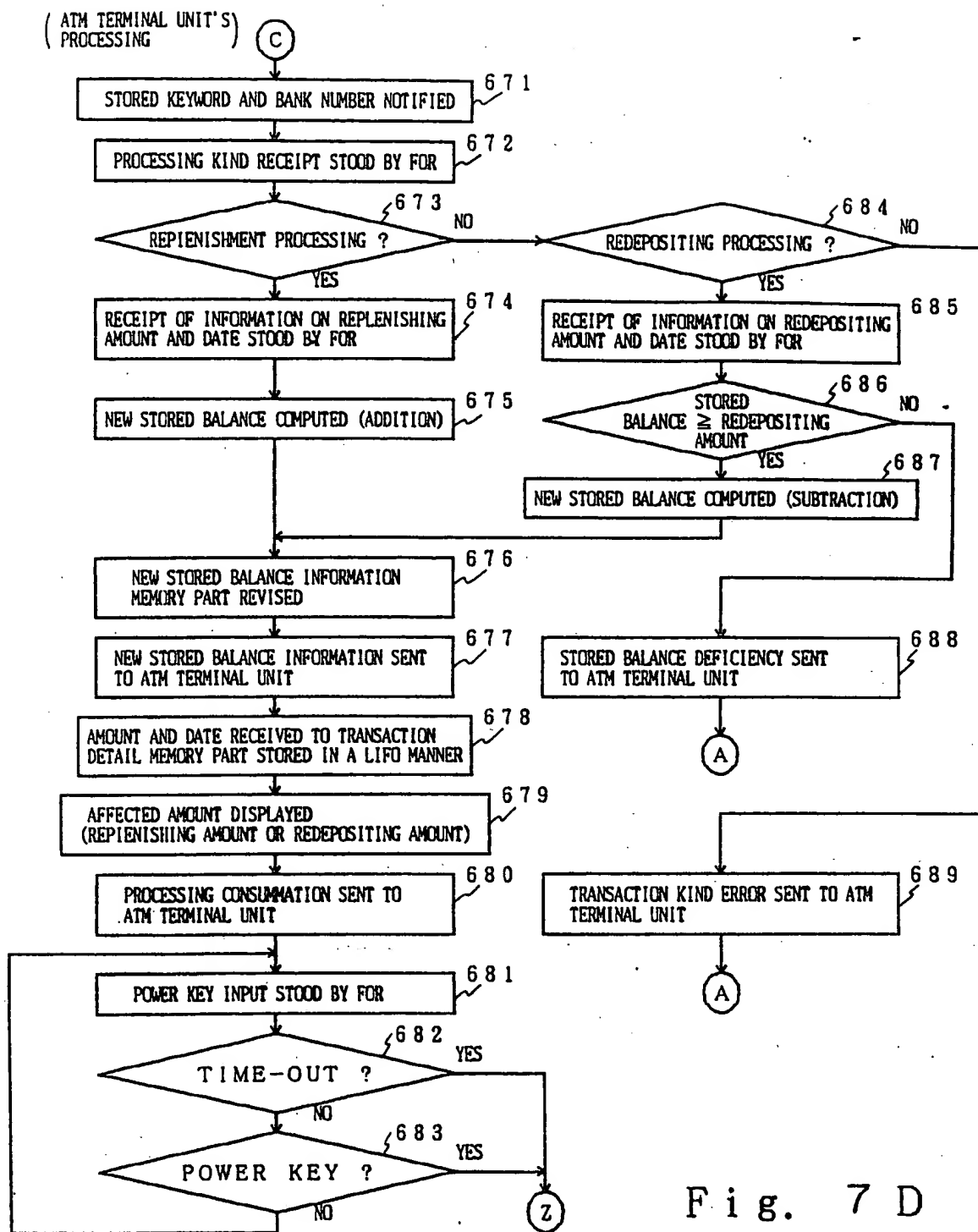


Fig. 7 D



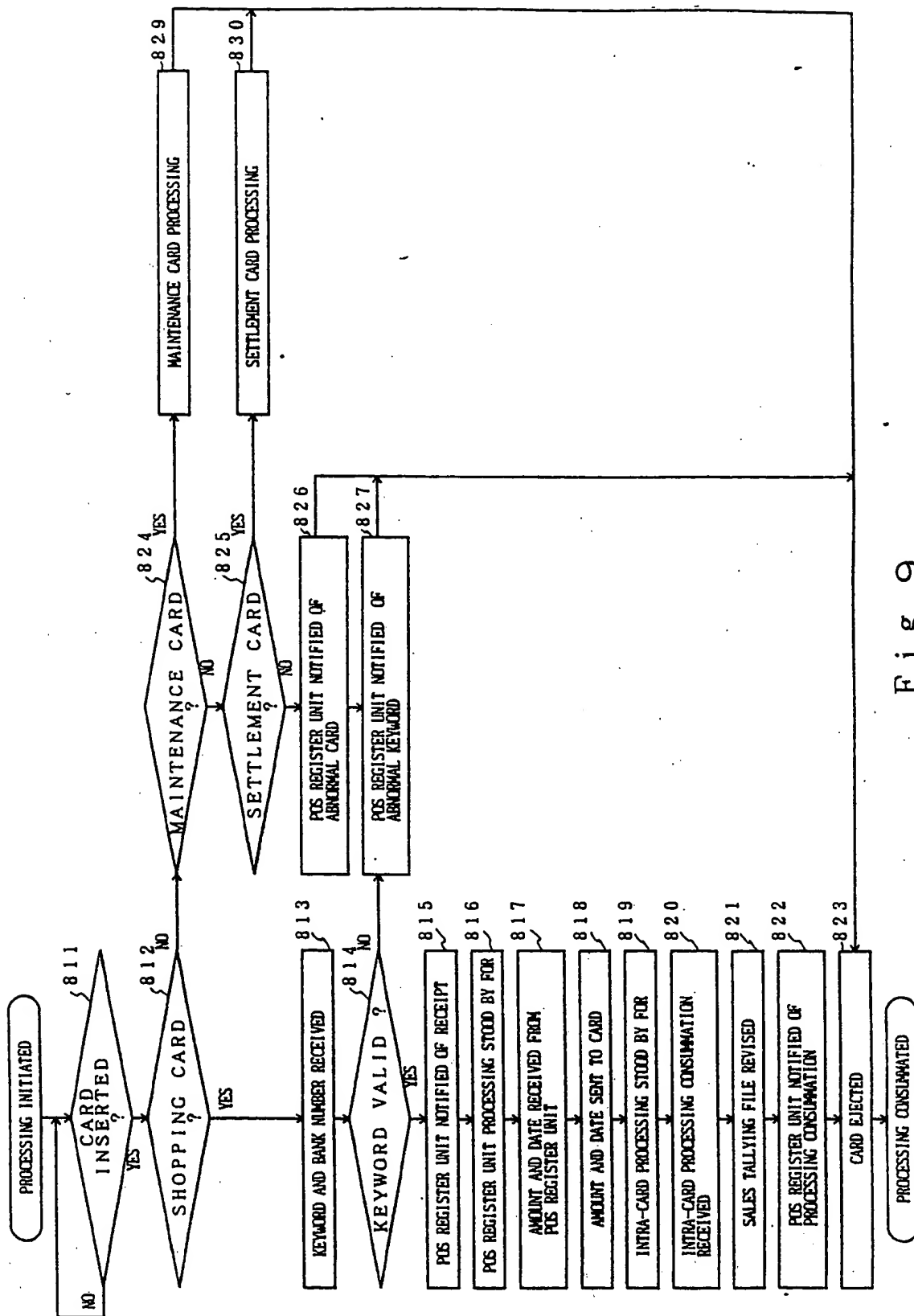


Fig. 9

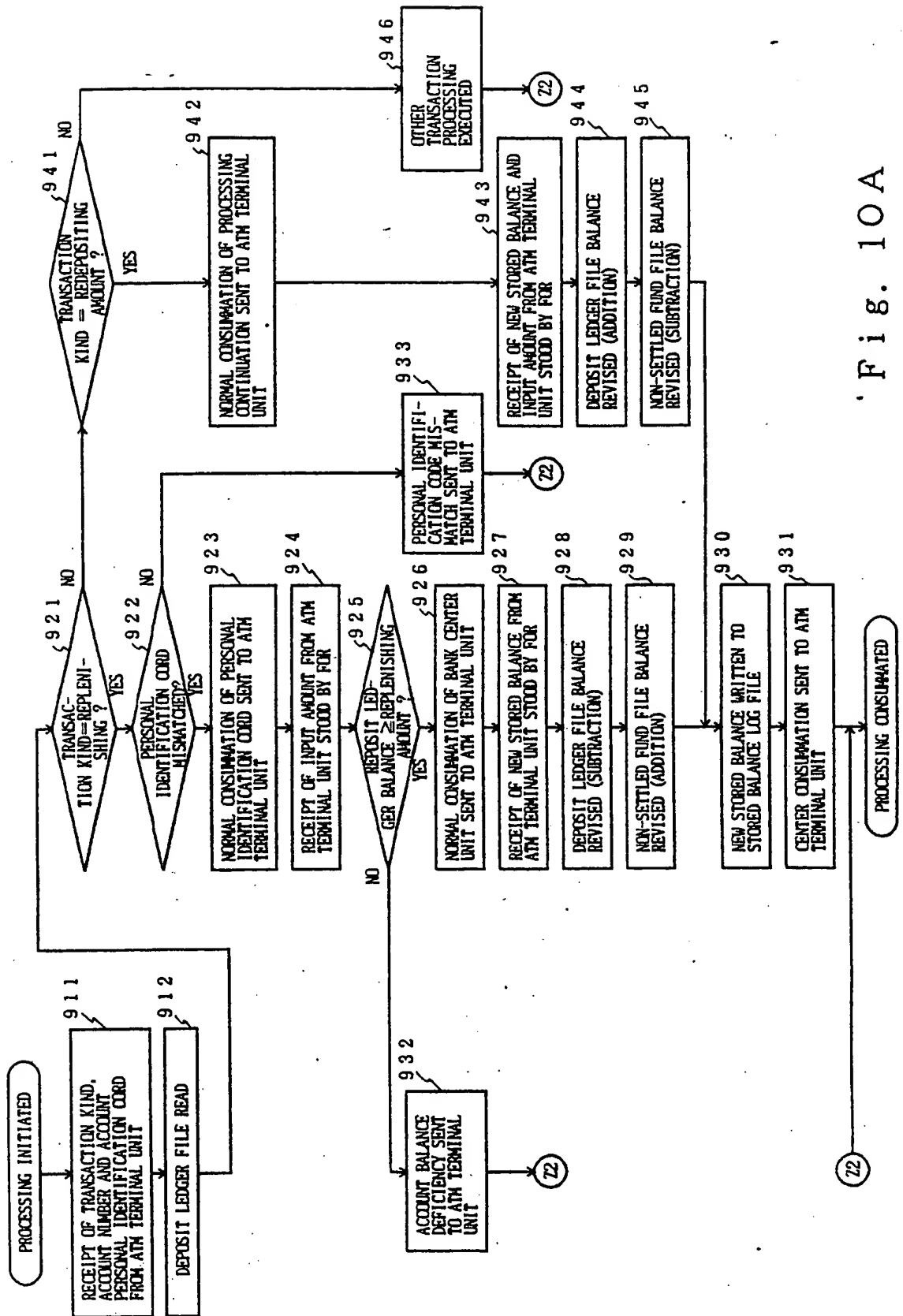


Fig. 10A



09615069 071400

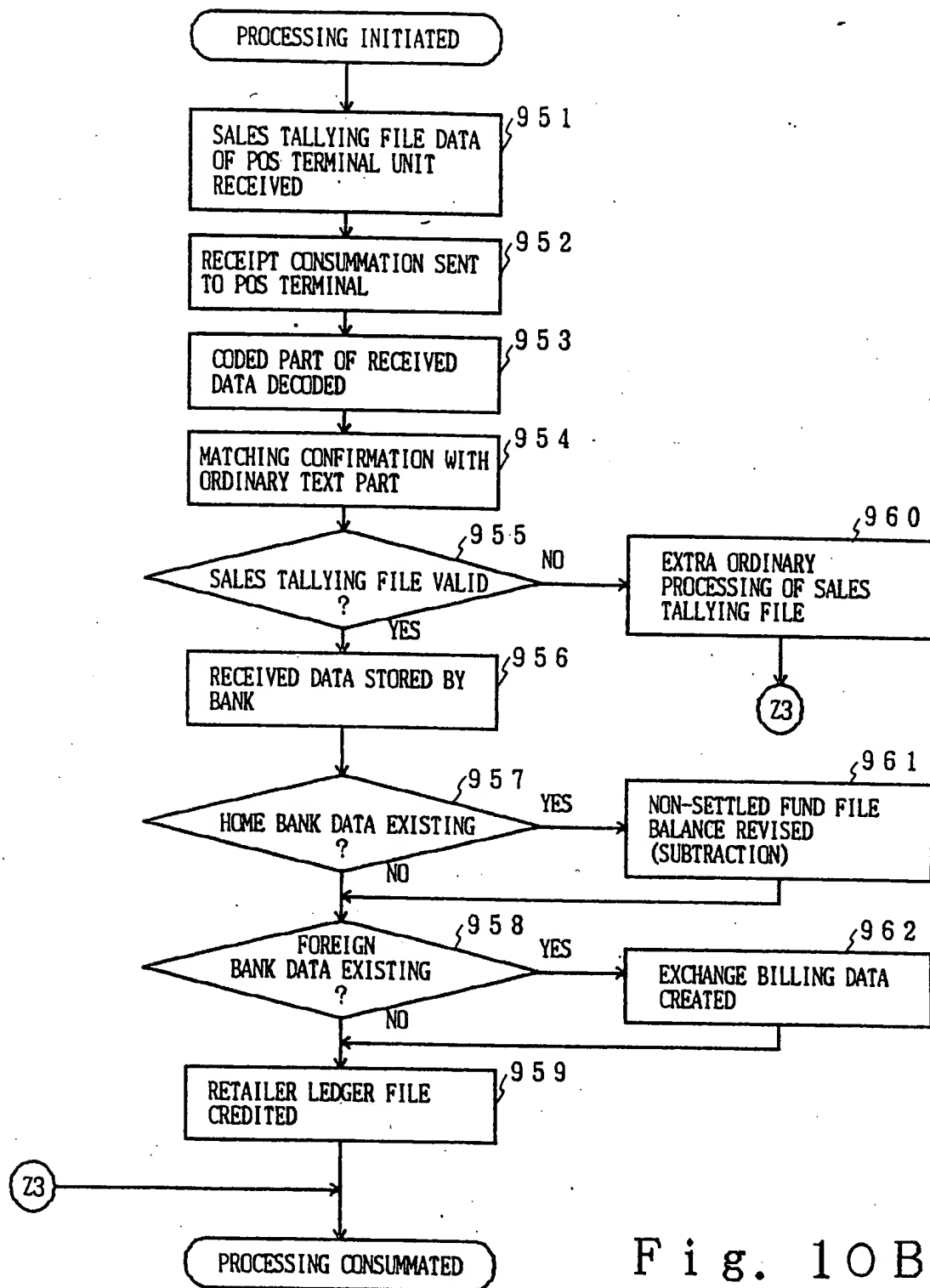


Fig. 10B

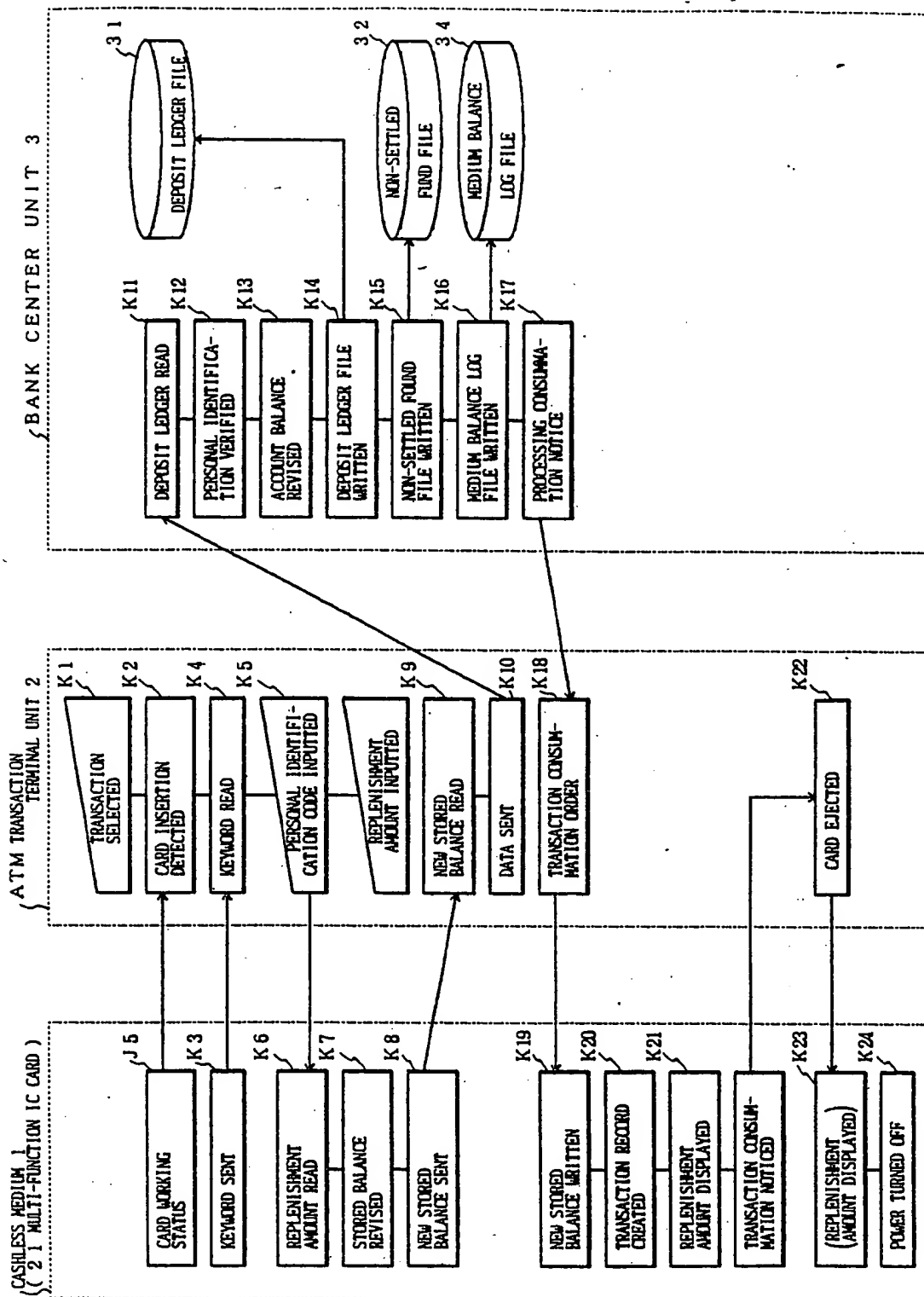
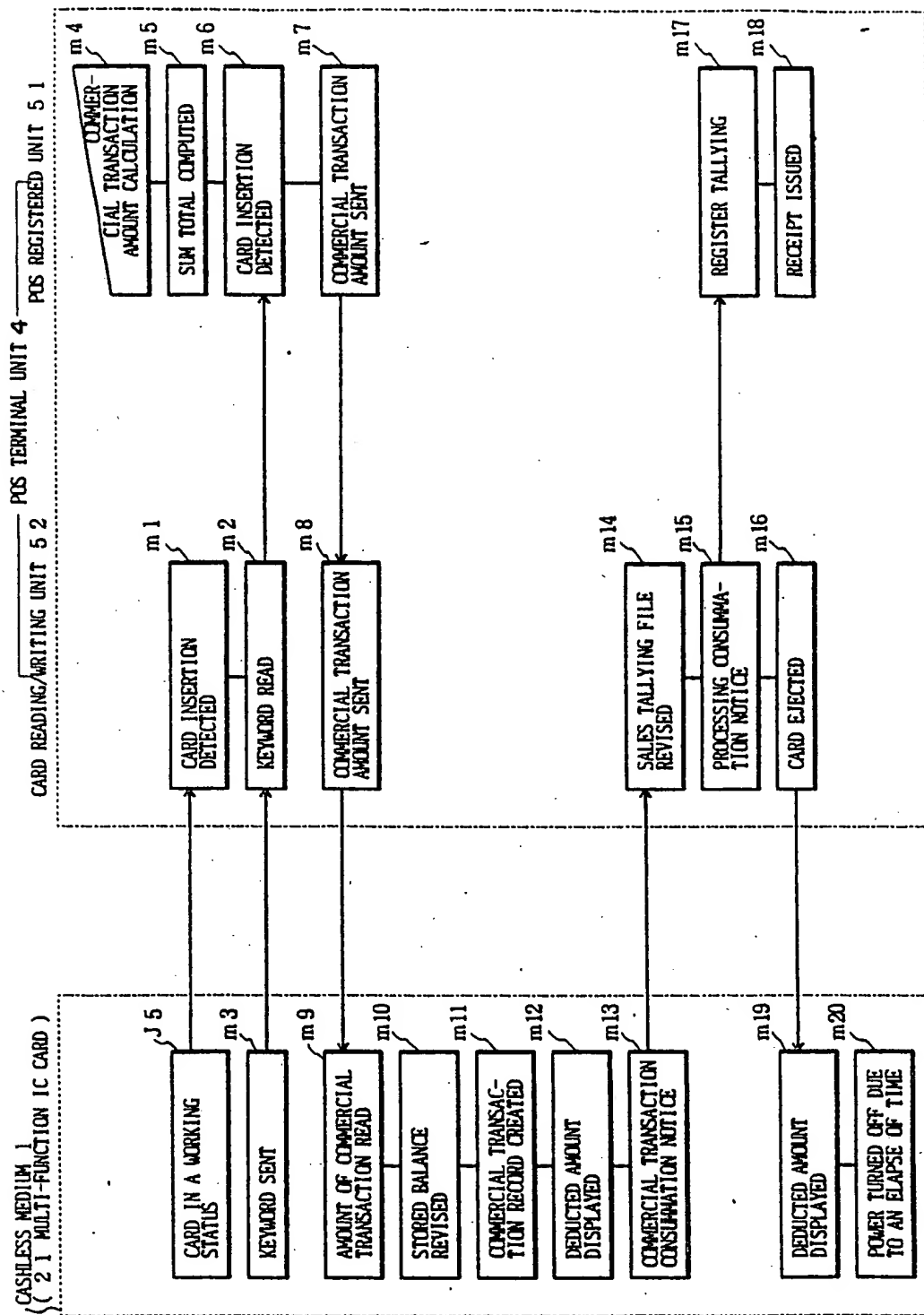


Fig. 11

Year	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	



Fi 8. 12

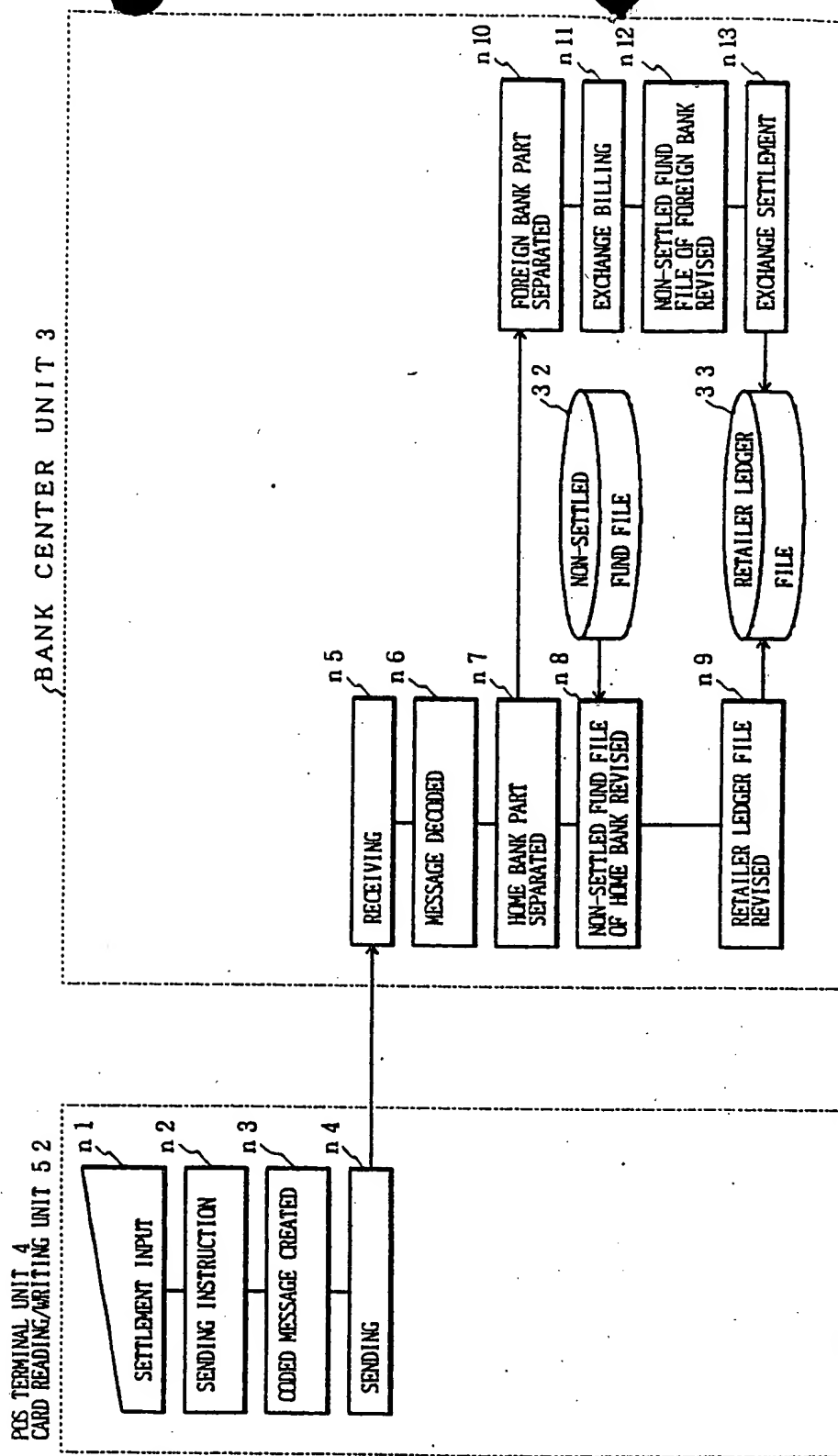


Fig. 13